

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re:	§	
	§	
KENNETH C GVIST	§	Case No. 16-20921
BRENDA J GVIST	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/28/2016 . The undersigned trustee was appointed on 06/28/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 15,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	10.24
Bank service fees	321.51
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 14,668.25

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/09/2017 and the deadline for filing governmental claims was 02/09/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,250.00 , for a total compensation of \$ 2,250.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/29/2019 By: /s/Frances Gecker, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	16-20921	JSB	Judge:	Janet S. Baer	Trustee Name:	Frances Gecker, Trustee
Case Name:	KENNETH C GVIST				Date Filed (f) or Converted (c):	06/28/2016 (f)
	BRENDA J GVIST				341(a) Meeting Date:	07/15/2016
For Period Ending:	03/29/2019				Claims Bar Date:	02/09/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. KISSIMIE FL - Timeshare	0.00	0.00		0.00	FA
2. 2013 FORD F350 MILEAGE: 60000 2013 FORD 350 TRUCK VALUE DETE Reaffirmed	31,403.00	0.00		0.00	FA
3. 2008 FORD E350 MILEAGE: 140000 2008 FORD E350 VALUE DETERMIN	5,563.00	0.00		0.00	FA
4. 2010 DUTCHMAN GRAND JUNCTION 5TH WHEEL Reaffirmed. Debtor claimed exemption.	20,000.00	20,000.00		0.00	FA
5. HOUSEHOLD GOODS IN STORAGE UNIT Debtor claimed exemption.	1,000.00	0.00		0.00	FA
6. ORDINARY WEARING APPAREL Debtor claimed exemption.	250.00	0.00		0.00	FA
7. ORDINARY WEARING APPAREL Debtor claimed exemption.	250.00	0.00		0.00	FA
8. CASH	100.00	100.00		0.00	FA
9. CHASE BANK ACCOUNT Debtor claimed exemption.	900.00	0.00		0.00	FA
10. NOTE PAYABLE FOR SALE OF AFFORDABLE TEMPERATURE CONTRO. BUSI Debtors making settlement payments.	0.00	0.00		15,000.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$59,466.00	\$20,100.00		\$15,000.00 \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

11/1/18 - TRUSTEE HAS FILED A MOTION TO EMPLOY AN ACCOUNTANT.

Exhibit A

11/29/16 - THE TRUSTEE HAS ENTERED INTO A SETTLEMENT AGREEMENT WITH DEBTOR FOR \$15,000.00, AND DEBTOR IS MAKING MONTHLY PAYMENTS UNTIL DECEMBER 2018.

Initial Projected Date of Final Report (TFR): 02/15/2019

Current Projected Date of Final Report (TFR): 02/15/2019

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-20921
Case Name: KENNETH C GVIST
BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2135
Checking

Exhibit B

Taxpayer ID No: XX-XXX4289
For Period Ending: 03/29/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/29/16	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$600.00
12/19/16	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$1,200.00
01/24/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$1,800.00
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$1,790.00
02/23/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$2,390.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,380.00
03/27/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$2,980.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,970.00
04/27/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$3,570.00
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,560.00

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-20921
Case Name: KENNETH C GVIST
BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2135
Checking

Exhibit B

Taxpayer ID No: XX-XXX4289
For Period Ending: 03/29/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/07/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$4,160.00
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,150.00
06/19/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$4,750.00
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$4,740.00
07/25/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$5,340.00
08/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$5,330.00
08/28/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$5,930.00
09/08/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$5,920.00
09/14/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$6,520.00
10/06/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$6,510.00

FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-20921
 Case Name: KENNETH C GVIST
 BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee
 Bank Name: Associated Bank
 Account Number/CD#: XXXXXX2135
 Checking

Exhibit B

Taxpayer ID No: XX-XXX4289
 For Period Ending: 03/29/2019

Blanket Bond (per case limit): \$5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/19/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$7,110.00
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.05	\$7,099.95
11/30/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$7,699.95
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.24	\$7,689.71
12/21/17	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$8,289.71
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.75	\$8,277.96
02/07/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$8,877.96
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$12.31	\$8,865.65
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.73	\$8,853.92
03/12/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$9,453.92
04/06/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$13.74	\$9,440.18

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-20921
Case Name: KENNETH C GVIST
BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX2135
Checking

Exhibit B

Taxpayer ID No: XX-XXX4289
For Period Ending: 03/29/2019

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/11/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$10,040.18
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$14.16	\$10,026.02
05/14/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$10,626.02
06/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.42	\$10,610.60
06/21/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$11,210.60
07/09/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.55	\$11,195.05
07/17/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$11,795.05
08/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.08	\$11,777.97
08/08/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$12,377.97
08/27/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$12,977.97

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FORM 2
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-20921
 Case Name: KENNETH C GVIST
 BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee
 Bank Name: Associated Bank
 Account Number/CD#: XXXXXX2135
 Checking

Exhibit B

Taxpayer ID No: XX-XXX4289
 For Period Ending: 03/29/2019

Blanket Bond (per case limit): \$5,000,000.00
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/10/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.34	\$12,959.63
09/28/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$13,559.63
10/05/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.73	\$13,540.90
10/30/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$14,140.90
11/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.19	\$14,120.71
11/29/18	10	AFFORDABLE TEMPERATURE CONTROL, INC. 453 W. FULLERTON AVE. ELMHURST, IL 60126	SETTLEMENT PAYMENT - ORDER DATED 11/29/16	1121-000	\$600.00		\$14,720.71
12/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.37	\$14,700.34
01/08/19		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$21.85	\$14,678.49
02/14/19	5001	INTERNATIONAL SURETIES LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND NO. 016073584	2300-000		\$10.24	\$14,668.25

COLUMN TOTALS	\$15,000.00	\$331.75
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$15,000.00	\$331.75
Less: Payments to Debtors	\$0.00	\$0.00

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\$15,000.00 \$331.75

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2135 - Checking	\$15,000.00	\$331.75	\$14,668.25
	\$15,000.00	\$331.75	\$14,668.25
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$15,000.00		
Total Gross Receipts:	\$15,000.00		

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 16-20921

Date: March 29, 2019

Debtor Name: KENNETH C GVIST

Claims Bar Date: 2/9/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 3410	ALAN D. LASKO & ASSOCIATES P. C. 205 W. Randolph Street Suite 1150 Chicago, IL 60606	Administrative	FIRST AND FINAL FEE APPLICATION	\$0.00	\$608.50	\$608.50
100 2100	Frances Gecker FRANKGECKER LLP 325 N. LaSalle Street, Suite 625 Chicago, IL 60654	Administrative		\$0.00	\$2,250.00	\$2,250.00
100 3110	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Administrative	FIRST AND FINAL FEE APPLICATION.	\$0.00	\$6,767.50	\$6,767.50
100 3120	FRANKGECKER LLP 325 N. LaSalle Street Suite 625 Chicago, Illinois 60654	Administrative	FIRST AND FINAL FEE APPLICATION - EXPENSES.	\$0.00	\$79.00	\$79.00
1 300 7100	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured		\$0.00	\$7,585.30	\$7,585.30
2 300 7100	DISCOVER BANK DISCOVER PRODUCTS INC PO BOX 3025 NEW ALBANY, OH 43054-3025	Unsecured		\$0.00	\$7,368.87	\$7,368.87
3 300 7100	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$0.00	\$5,810.47	\$5,810.47
4 300 7100	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$0.00	\$11,376.03	\$11,376.03
5 300 7100	AMERICAN EXPRESS BANK FSB C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Unsecured		\$0.00	\$20,101.53	\$20,101.53

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-20921

Date: March 29, 2019

Debtor Name: KENNETH C GVIST

Claims Bar Date: 2/9/2017

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6	PORTFOLIO RECOVERY	Unsecured		\$0.00	\$2,204.98	\$2,204.98
300	ASSOCIATES, LLC					
7100	SUCCESSOR TO CITIBANK, N.A. (SEARS) POB 41067 NORFOLK, VA 23541					
7	PORTFOLIO RECOVERY	Unsecured		\$0.00	\$2,474.77	\$2,474.77
300	ASSOCIATES, LLC					
7100	SUCCESSOR TO SYNCHRONY BANK (WAL-MART) POB 41067 NORFOLK, VA 23541					
Case Totals				\$0.00	\$66,626.95	\$66,626.95

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-20921

Case Name: KENNETH C GVIST

BRENDA J GVIST

Trustee Name: Frances Gecker, Trustee

Balance on hand \$ 14,668.25

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frances Gecker	\$ 2,250.00	\$ 0.00	\$ 2,250.00
Attorney for Trustee Fees: FRANKGECKER LLP	\$ 6,767.50	\$ 0.00	\$ 6,767.50
Attorney for Trustee Expenses: FRANKGECKER LLP	\$ 79.00	\$ 0.00	\$ 79.00
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES P. C.	\$ 608.50	\$ 0.00	\$ 608.50

Total to be paid for chapter 7 administrative expenses \$ 9,705.00

Remaining Balance \$ 4,963.25

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 56,921.95 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 7,585.30	\$ 0.00	\$ 661.39
2	DISCOVER BANK	\$ 7,368.87	\$ 0.00	\$ 642.52
3	CAPITAL ONE BANK (USA), N.A.	\$ 5,810.47	\$ 0.00	\$ 506.64
4	CAPITAL ONE BANK (USA), N.A.	\$ 11,376.03	\$ 0.00	\$ 991.92
5	AMERICAN EXPRESS BANK FSB	\$ 20,101.53	\$ 0.00	\$ 1,752.73
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,204.98	\$ 0.00	\$ 192.26
7	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 2,474.77	\$ 0.00	\$ 215.79

Total to be paid to timely general unsecured creditors \$ 4,963.25

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE